

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-3. (Canceled)

4. (Currently Amended) A method for facilitating communication among at least one participant in an insurance-underwriting process, the method comprising:

providing a web-based system for storing and organizing a plurality of data related to the insurance-underwriting process, the web-based system adapted to allow collaboration among the at least one participant via the Internet, the web-based system comprising a first module for creating a case and a second module for tracking the case among the at least one participant after the case has been submitted to a carrier for consideration; sharing, via the web-based system, the plurality of data among the at least one participant;

wherein the web-based system comprises a multi-layer, modular architecture, the multi-layer modular architecture including a plurality of applications, each application in the plurality of applications including a plurality of modules and employing a desktop visual metaphor for accessing the plurality of modules; and

wherein the at least one participant comprises at least one user, and the web-based system is adapted to restrict the plurality of data accessible to the at least one user based on a plurality of attributes of the at least one user.

5. (Previously Presented) The method of claim 4, wherein the at least one participant is selected from the group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

6. (Previously Presented) The method of claim 4, wherein the at least one user is selected from the group consisting of: agents and case managers.

7. (Currently Amended) The method of claim 4, wherein ~~the multi-layer, modular architecture comprises:~~
a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising comprises a plurality of tools, and wherein each tool of the plurality of tools comprising comprises a plurality of views.

8. (Canceled)

9. (Previously Presented) The method of claim 7, wherein the plurality of modules are adapted to allow the plurality of applications to be scalable.

10. (Previously Presented) The method of claim 9, wherein the plurality of modules are purchased incrementally.

11. (Previously Presented) The method of claim 7, wherein the plurality of modules comprises:

- a user profile module;
- a general administration module; and
- a business module.

12. (Previously Presented) The method of claim 7, wherein the plurality of tools comprises at least one generic tool and at least one entity-specific tool.

13. (Currently Amended) The method of claim 12, wherein the at least one generic tool is adapted to exist in ~~more than one module with similar functionality~~ a plurality of modules, and wherein the at least one generic tool is adapted to function in a substantially similar manner in each of the plurality of modules.

14. (Previously Presented) The method of claim 7, wherein the plurality of views comprises:

- a summary view;
- a list view; and
- a detail view.

15. (Previously Presented) The method of claim 7, wherein the multi-layer, modular architecture is adapted to allow development of new applications, modules, tools, or views.

16. (Previously Presented) The method of claim 4, wherein the plurality of attributes of the at least one user comprises:

- the at least one user's role in the insurance underwriting process;
- the at least one user's identity; and
- a context in which the at least one user seeks access to the plurality of data.

17. (Previously Presented) The method of claim 4, wherein the step of sharing the plurality of data further comprises encrypting the plurality of data using a secure encryption technology.

18. (Currently Amended) The method of claim 4, wherein the web-based system is deployed on a portal hosted by a ~~third party~~ hosting service provider.

19. (Previously Presented) The method of claim 4, wherein the web-based system is deployed on a framework for a plurality of applications.

20. (Currently Amended) A system for facilitating communication among participants in an insurance-underwriting process, the system comprising:

- at least one database adapted to store a plurality of data related to the insurance-underwriting process;

at least one server coupled to the at least one database, the at least one server adapted to host a web-based system for allowing collaboration among the participants via the Internet;

at least one client coupled to the at least one server, the at least one client adapted to allow access to the web-based system;

wherein the web-based system comprises a multi-layer, modular architecture, the multi-layer modular architecture including a plurality of applications, each application in the plurality of applications including a plurality of modules and employing a desktop visual metaphor for accessing the plurality of modules; and

wherein the participants comprise at least one user, and the web-based system is adapted to restrict the plurality of data accessible to the at least one user based on a plurality of attributes of the at least one user.

21. (Previously Presented) The system of claim 20, wherein the plurality of data comprises data related to an insurance client.

22. (Previously Presented) The system of claim 20, wherein the plurality of data comprises data related to an insurance case or policy.

23. (Previously Presented) The system of claim 20, further comprising:
a data-translation engine;
a workflow engine;
a web-application-transactional engine; and
a business-rules engine.

24. (Previously Presented) The system of claim 23, wherein the web-application-transactional engine is adapted to send the plurality of data to, and receive the plurality of data from, at least one application associated with the web-based system.

25. (Previously Presented) The system of claim 23, wherein the data-translation engine is adapted to translate and format the plurality of data as the plurality of data is shared among the participants.

26. (Previously Presented) The system of claim 25, wherein the data-translation engine ensures that a receiving party can receive the plurality of data in a preferred format without manual transcribing.

27. (Previously Presented) The system of claim 23, wherein the workflow engine implements a plurality of workflows comprising a plurality of tasks and subtasks executed in a predefined sequence.

28. (Previously Presented) The system of claim 23, wherein the plurality of workflows comprises at least one public workflow and at least one private workflow.

29. (Previously Presented) The system of claim 20, further comprising a view-state database, the view-state database adapted to track a current state of the plurality of views.

30. (Currently Amended) The system of claim 29, wherein the view-state database is adapted to ~~remember~~ store the current state of the plurality of views upon log-off of the at least one user.

31. (Previously Presented) The system of claim 30, wherein the view state database is further adapted to restore the current state of the plurality of views upon log-in of the at least one user.